



Order Filed on May 30, 2017  
by Clerk

U.S. Bankruptcy Court  
District of New Jersey

Case No: 15-11801 - ABA

Judge: Andrew B. Altenburg, Jr

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

767098  
PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for DITECH FINANCIAL LLC

In Re:

JENNIFER STOPEK  
LANCE STOPEK

Recommended Local Form:



Followed



Modified

# **ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

**DATED: May 30, 2017**

A handwritten signature in black ink, appearing to read "ABJ", is written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: DITECH FINANCIAL LLC  
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC  
Debtor's Counsel: LANCE STOPEK PRO SE  
Property Involved ("Collateral"): 408 TEAROSE LANE, CHERRY HILL, NJ 08003-3438

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 11 months, from 06/01/2016 to 04/01/2017.

☒ The Debtor is overdue for 7 payments at \$2,183.50 per month and 4 payments at \$2,178.52 per month.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

☒ Applicant acknowledges suspense balance in the amount of \$310.50.

Total Arrearages Due \$23,688.08.

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$2,178.52, representing the payment that came due on 4/1/2017, which Debtor represents was already paid prior to 05/01/2017, thereby reducing the total arrears to \$21,509.56.

☒ Beginning on 05/01/2017, regular monthly mortgage payments shall continue to be made.

☒ Beginning on 05/01/2017, additional monthly cure payments shall be made in the amount of \$3,584.92 for 5 months and \$3,584.96 for 1 month.

☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ \_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment:

Ditech Financial LLC f/k/a Green  
Tree Servicing LLC  
P.O. Box 0049  
Palatine, Illinois 60055-0049

☒ Regular Monthly payment:

Ditech Financial LLC f/k/a Green  
Tree Servicing LLC  
P.O. Box 0049  
Palatine, Illinois 60055-0049

☒ Monthly cure payment:

Ditech Financial LLC f/k/a Green  
Tree Servicing LLC  
P.O. Box 0049  
Palatine, Illinois 60055-0049

4. In the event of Default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$\_\_\_\_\_, and costs of \$\_\_\_\_\_.

The fees and costs are payable:

☐ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.